

Exhibit Name: Indemnity Calculations
Exhibit Number: P21-9, Plan 90
Record Name: Acreage Claim
Record Code: P21

Reinsurance Year: 2014
Version: Approved
Release Date: 7/1/2013

Insurance Plan Code		90 Actual Production History					
Commodity Code	0012 Blueberries	0053 Grapes	0107 Alfalfa Seed			0228 Ruby Red Grapefruit	
	0013 Onions	0054 Apples	0114 Buckwheat			0229 Flue Cured Tobacco	
	0016 Oats	0055 Culti Wild Rice	0147 Pumpkins			0230 Fire Cured Tobacco	
	0017 Millet	0058 Cranberries	0156 Sweet Potatoes			0231 Burley Tobacco	
	0019 Avocados	0059 Silage Sorghum	0201 Grapefruit			0232 Maryland Tobacco	
	0022 Cotton Extra Long	0060 Figs	0202 Lemons			0233 Dark Air Tobacco	
	0023 Macadamia Nuts	0064 Green Peas	0205 Mandarins			0234 Cigar Filler Tobacco	
	0028 Almonds	0067 Dry Peas	0206 Minneola Tangelos			0235 Cigar Bindr Tobacco	
	0029 Walnuts	0069 Mustard	0215 Navel Oranges			0236 Cigar Wrapper Tobacco	
	0031 Flax	0072 Cabbage	0216 Sweet Oranges			0237 Orlando Tangelos	
	0033 Forage Production	0074 Mint	0217 Valencia Oranges			0238 Rio Red & Star Ruby	
	0034 Peaches	0075 Peanuts	0218 Fresh Apricots			0255 Banana	
	0036 Prunes	0084 Potatoes	0219 Processing Apricots			0256 Coffee	
	0038 Sugar Cane	0086 Fresh Tomatoes	0220 Fresh Nectarines			0257 Papaya	
	0039 Sugar Beets	0087 Tomatoes	0221Processing Cling Peaches			0333 Camelina	
	0042 Sweet Corn	0089 Pears	0222 Processing Freestone			0396 Sesame	
	0046 Canning Beans	0092 Fresh Plums	0223 Fresh Freestone Peaches			0470 Pistachios	
	0047 Dry Beans	0094 Rye	0224 Early & Midseason Oranges			0501 Olives	
	0049 Safflower	0102 Grass Seed	0225 Late Oranges				
	0052 Table Grapes	0105 Fresh Market Beans	0226 All Other Grapefruit				
Calculations		Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
Section 1: Stage Guarantee Calculation							
Without Acreage Limitation:		Guarantee Per Acre1	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	

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Guarantee Per Acre1 = $\frac{\text{Approved Yield} * \text{Coverage Level Percent} * \text{Stage Percent Factor}}{\text{Percent Factor}}$	Approved Yield	P11	46	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Stage Percent Factor	P21	47	9.99	None	Edit with ICE Stage Factor, "D00069". Onions "0013", only, if stage code equal "1 or 2" percent will be submitted on P21 and verified with ICE Stage Factor, "D00069". If Commodity Code equals "0013" or "0039" and Insurance Option Code equals "NS" (Stage Removal Option) values from ICE D00069 will not be used and Stage Percent Factor will be defaulted to 1.00 as to not reduce the guarantee amount.
Cottonseed Endorsement Option "SE": Modified Yield = $\text{Approved Yield} * \text{Option Conversion Factor}$	Modified Yield	Internal		99999999.99	Round to whole number.	Information (Approved Yield and Insured Share Percent) will be obtained from Cotton P11 record.
	Approved Yield	P11	46	99999999.99	None	
	Option Conversion Factor	ADM		9.9999	None	Edit with ADM Option Rate, "A01060".
Guarantee Per Acre1 = $\text{Modified Yield} * \text{Coverage Level Percent}$	Guarantee Per Acre1	Internal		99999999.99	Round to whole number.	
	Coverage Level Percent	P14	34	9.9999	None	
With Acreage Limitation - Onions (when provided by Special Provisions) and Potatoes (Certified Seed): Round($\text{Approved Yield} * \text{Coverage Level Percent}$, lbs to Guarantee Per Acre1 = 0, all others to 1) * $\text{Yield Conversion Factor} * \text{Stage Percent Factor}$	Guarantee Per Acre1	Internal		99999999.99	Round to 1 decimal.	
	Approved Yield	P11	46	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Yield Conversion Factor	P11	63	9.999	None	
	Stage Percent Factor	P21	47	9.99	None	Edit with ICE Stage Factor, "D00069". Onions "0013", only, if Stage Code equal "1 or 2" percent will be submitted on P21 and verified with ICE Stage Factor, "D00069". If Commodity Code equals "0013" and Insurance Option Code equals "NS" (Stage Removal Option) values from ICE D00069 will not be used and Stage Percent Factor will be defaulted to 1.00 as to not reduce the guarantee amount.

Calculations	Field Name	Record Number	Field Number	Field Format	Field Rounding	Rules
With Acreage Limitation - Cabbage (except processing), Camelina, Fresh Market Beans, Sweet Potatoes, and Hawaii Tropical Fruit: Guarantee Per Acre1 = Round(Approved Yield * Coverage Level Percent, lbs to 0, all others to 1) * Yield Conversion Factor	Guarantee Per Acre1	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. Otherwise, round to 1 decimal.	
	Approved Yield	P11	46	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
	Yield Conversion Factor	P11	63	9.999	None	
Acre Stage Guarantee Amount = Guarantee Per Acre1 * Guarantee Adjustment Factor	Acre Stage Guarantee Amount	P21	36	99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	
	Guarantee Adjustment Factor	P11	75	0.999	None	
Section 2: Loss Guarantee Calculation						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	48	99999999.99	When Unit of Measure equals Barrels or Tons then round to 1 decimal. Otherwise, round to whole number.	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	
For Mustard (commodity 0069): Loss Guarantee Amount = Round (Acre Stage Guarantee Amount * Determined Acreage, 0)) * Liability Adjustment Factor	Loss Guarantee Amount	P21	48	99999999.99	Round to whole number.	
	Determined Pounds	P21	20	9999999999	None	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

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Section 3: Indemnity Calculation						
Unit Deficiency Quantity = Loss Guarantee Amount – Production to Count Quantity	Unit Deficiency Quantity	P21	47	S99999999.99	Round to 1 decimal	
	Production to Count Quantity	P21	34	99999999.99	None	
Preliminary Indemnity Amount = Unit Deficiency Quantity * Price Election Amount * Stage Price Percent Factor * Insured Share Percent	Preliminary Indemnity Amount	P21	50	S9999999999	Round to whole number.	
	Price Election Amount	P11	49	99999.9999	None	
	Stage Price Percent Factor	ICE		999.99	None	Edit with ICE Stage Factor, "D00069".
	Insured Share Percent	P11	47	9.999	None	
For Grapes (commodity 0053) with Stage Code, "UH" (unharvested): Preliminary Indemnity Amount = Unit Deficiency Quantity * (Price Election Amount - Harvest Cost) * Insured Share Percent	Preliminary Indemnity Amount	P21	50	S9999999999	Round to whole number.	
	Price Election Amount	P11	49	99999.9999	None	
	Harvest Cost	ICE		99999.9999	None	Edit with ICE Stage Factor, "D00069".
	Insured Share Percent	P11	47	9.999	None	
Indemnity Amount = Preliminary Indemnity Amount * Multiple Commodity Adjustment Factor	Indemnity Amount	P21	51	S9999999999	Round to whole number.	
	Multiple Commodity Adjustment Factor	ICE		9999.999	None	Edit with ICE Multiple Cropping, "D00063".

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Section 4: Replant Payment Guarantee Calculation						
When Stage Code equals: Replanted, "R", Replanted Seed, "RS", Replanted Transplant, "RT" Guarantee per Acre1 = Approved Yield * Coverage Level Percent	Guarantee Per Acre1	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	
	Approved Yield	P11	46	99999999.99	None	
	Coverage Level Percent	P14	34	9.9999	None	
Round(Guarantee Per Acre1 * Yield Conversion Factor, Guarantee Per Acre2 = lbs to 0, tons to 2, all other 1) * Guarantee Adjustment Factor	Guarantee Per Acre2	Internal		99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1 decimal.	
	Yield Conversion Factor	P11	63	9.999	None	
	Guarantee Adjustment Factor	P11	75	0.999	None	

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Commodity Code <u>not</u> equal to Peanuts, "0075", Sugar Beets, "0039" or Cabbage, "0072": Lesser of: Insured's Actual Cost = Or Acre Stage Guarantee Amount Guarantee Per Acre2 * 0.20 (0.10 for Dry Beans, 0.07 for Onions, 0.25 for Calif. Tomatoes) Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	When Unit of Measure equals Pounds, "LBS", then round to whole number. When Unit of Measure equals Tons, "Tons", then round to 2 decimals. Otherwise, round to 1	The 'lesser of' amount will be submitted in the Acre Stage Guarantee field.
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in Acre Stage Guarantee Amount field if lesser of.
	Guarantee Per Acre2	Internal		99999999.99		
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".
Commodity Code equals Peanuts "0075": Lesser of: Acre Stage Guarantee = Amount Round(Guarantee Per Acre2 * 0.20,0) * (Price Election Amount or Weighted Average Price) Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to nearest dollar and cents.	
	Guarantee Per Acre2	Internal		99999999.99		
	Price Election Amount	P11	49	99999.9999	None	
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".

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Commodity Code equals Cabbage, "0072": Lesser of: Insured's Actual Cost Acre Stage Guarantee Amount = Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to 1 decimal.	The 'lesser of' amount will be submitted in the Acre Stage Guarantee field.
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in Acre Stage Guarantee Amount field if lesser of.
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".
Commodity Code equals Sugar Beets, "0039": Lesser of: Acre Stage Guarantee = Insured's Actual Cost Amount Or Maximum Replant Guarantee Per Acre	Acre Stage Guarantee Amount	P21	36	99999999.99	Round to nearest dollar and cents.	
	Insured's Actual Cost	P21	36	99999999.99		Insured's Actual Cost will be submitted in Acre Stage Guarantee Amount field if lesser of.
	Maximum Replant Guarantee Per Acre	ICE				Edit with ICE "D00129".
Section 5: Replant Payment Loss Guarantee Calculation						
Loss Guarantee Amount = Acre Stage Guarantee Amount * Determined Acreage * Liability Adjustment Factor	Loss Guarantee Amount	P21	48	99999999.99	When Unit of Measure equals Barrels or Tons, then round to 1 decimal. Sugar Beets will be rounded to nearest dollar and cents. Otherwise, round to whole number.	
	Determined Acreage	P21	17	99999999.99	None	
	Liability Adjustment Factor	P21	39	9.999999	None	

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Section 6: Replant Payment Indemnity Calculation						
Indemnity Amount = $\frac{\text{Loss Guarantee Amount} * \text{Price Election Amount}}{\text{Insured Share Percent}}$	Indemnity Amount	P21	51	S999999999	Round to whole number.	
	Price Election Amount	P11		99999.9999	None	
	Insured Share Percent	P11	47	9.999	None	
Commodity Code equals Peanuts, "0075" or Sugar Beets, "0039":	Indemnity Amount	P21	51	S999999999	Round to whole number.	
Indemnity Amount = Loss Guarantee Amount * Insured Share Percent	Insured Share Percent	P11	47	9.999	None	If Commodity Code equals Peanuts, "0075", the P21 AIP Acreage Key should reference the P11 contract liability record for obtaining Insured Share Percent.